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November 2, 2016

MICHAEL WAYNE CRAWFORD  
13171 QUADE LANE  
Woodbridge, VA 22193

RE: Creditor: JPMorgan Chase Bank, N.A.  
Case #: 10-13604/RGM  
Property: 2940 Marsala Court, Woodbridge, VA 22192  
SB File #: 09-153581V

This letter serves as the thirty (30) day Notice to advise you that you are in default of the Bankruptcy Order confirming the Chapter 11 Plan entered on 2/12/2013. The amount necessary to reinstate the subject loan is \$57,637.00, with a breakdown as follows:

37 monthly payments (2/1/13-2/1/16) @ \$1,324.22/month	\$48,996.14
8 monthly payments (3/1/16-10/1/16) @ \$1,129.34/month	\$9,034.72
Less Suspense	(393.86)
Total	\$57,637.00

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than thirty (30) days from the date of this letter, with **CERTIFIED FUNDS** made payable to **JPMorgan Chase Bank, N.A., and sent to Auria DuPuch-Freeman, Esq. c/o Shapiro & Brown, LLP at 501 Independence Parkway, Suite 203, Chesapeake, VA 23320.**

Alternatively, you may file an objection with the Court stating that (i) no default exists or (ii) any other reason why an Order granting relief from the automatic stay should not be entered.

Unless payment or an objection is received within thirty (30) days of the date of this letter, a Certificate of Default will be filed with the Court and an Order Terminating Stay will be submitted to the Court for entry. If relief from the automatic stay is terminated, the collateral may be sold at foreclosure.

**Please further note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure.**

Sincerely,  
/s/ Auria DuPuch-Freeman

Auria DuPuch-Freeman, Esquire  
SHAPIRO & BROWN, LLP

NO DEBT COLLECTION ATTEMPT WILL BE MADE IN VIOLATION OF THE AUTOMATIC STAY OF 11 U.S.C. SECTION 362(a), OR OF ANY BANKRUPTCY DISCHARGE OR BANKRUPTCY COURT ORDER

501 Independence Parkway, Suite 203  
Chesapeake, Virginia 23320  
(757) 687-8777 (757) 687-8810 (Facsimile)  
This is a communication from a Debt Collector.